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Gender, Religiosity, Love of Money, and Ethical Perception of Tax Evasion

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ABSTRACT

This study aims to examine the effect of gender, religiosity, and love of money on ethical perception of tax evasion. The population of this study consist of undergraduate accounting students of private universities in Semarang, Central Java, Indonesia. Quota sampling method was utilized with total samples of 100 students. The data was collected using questionnaire and distribution period was three months from October-December 2017. Data analysis was performed using the Structural Equation Model (SEM) and Partial Least Squares (PLS) 3.0. The results of analysis showed that gender has no effect on religiosity and love of money. Meanwhile gender, religiosity, and love of money simultaneously affect the ethical perception of tax evasion. The results also unveil that love of money and religiosity cannot mediate the relationship between gender and ethical perception of tax evasion among undergraduate students.

Keywords:

Gender, religiosity, love of money, ethics of tax evasion

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh gender, religiusitas, dan kecintaan terhadap uang pada persepsi etis atas penggelapan pajak. Populasi penelitian ini terdiri dari mahasiswa sarjana akuntansi dari universitas swasta di Semarang, Jawa Tengah, Indonesia. Metode pengambilan sampel menggunakan metode quota sampling n dengan jumlah sampel 100 siswa. Data dikumpulkan dengan menggunakan kuesioner dan periode pengumpulan data adalah tiga bulan dari Oktober-Desember 2017. Analisis data dilakukan dengan menggunakan Structural Equation Model (SEM) dan Partial Least Squares (PLS) 3.0. Hasil analisis menunjukkan bahwa gender tidak berpengaruh pada religiusitas dan cinta uang. Sementara itu gender, religiusitas, dan cinta uang secara simultan mempengaruhi persepsi etika atas penggelapan pajak. Hasil penelitian juga menunjukkan bahwa kecintaan terhadap uang dan religiusitas tidak dapat memediasi hubungan antara gender dan persepsi etis penghindaran pajak di kalangan mahasiswa sarjana.

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1. Introduction

Tax evasion is one of the issues that often occur in the administration of taxation. Not only in Indonesia, tax evasion also takes place in many other developing countries. Fagbemi & Noah (2010) explain that in developing countries, tax evasion has been widely practiced.

According to Mughal & Akram (2012), tax evasion refers to the activities of taxpayers in which they deliberately violate the law, uncompliant and violate the provisions of tax laws with the intention of escaping from depositing dues tax, which is already borne by the taxpayer to pay taxes. In line with this, Kiabel & Nwokah (2009) argue that tax

evasion is a fraudulent action, insincere deliberately hide the reality of the numbers there in order not to pay the tax that should have been deposited. Tax fraud, in general, is against the law and includes a deliberate act of reporting incomplete and inaccurate financial information.

Tax fraud occurs when a person or organization intentionally fail to comply with their responsibilities (Simser, 2008). According to Adams (1993) in the Lau, Choe, & Tan (2013), tax evasion has been committed by people since the government collects taxes. Feld & Frey (2007) also asserts that people do not meet their tax responsibilities due to the lack of reciprocity directly from the government. Tax paid is equivalent to the benefits that people feel. Communities will set aside part of the revenue it receives to pay the tax if they feel the public services that are comparable to their tax dues, there are a clear legal process and fair treatment from the government. This view is in line with the statements of Allingham & Sandmo (1972) that explain the tendency of communities who do not want to pay taxes or pay them but are not worth the actual income are due to lack of government observations and penalties or sanctions which are still low.

Wallschutzky in Nurmantu (2015) highlights several reasons that cause tax evasion are 1) the perception of taxpayers regarding tax rates are too high, the lack of fairness in the taxation system, lack of honesty, how the current state policy of tax dues money taxpayer used for general state spending, 2) taxpayer tend not to understand the provisions of tax laws and the applicable law, 3) the attitude of the taxpayer instigated by other groups so that they can influence it to carry out acts of tax evasion, 4) tax audit, regarding deductions and reporting of information in tax, 5) taxpayer lack of understanding about tax administration, 6) practitioners or employee tax, 7) the possibility of lack of enforcement and monitoring of government, and 8) servicing of taxpayer less enjoyed. It can be concluded from their explanation of the causes of

tax evasion above is that tax evasion is actually not entirely the fault of the taxpayer, but also can be caused by a practitioner or tax officials.

To date there have been many studies that addressed the phenomenon of tax evasion from various viewpoints. Ethical perception of tax evasion could be influenced by a number of causes one of which is gender. Social scientists introduce gender as a differentiator between men and women that are derived from the default as God's creation and the results of socio-cultural works are studied and socialized since the age of the children. Gender can be defined as a character is presented as the basis for identifying the differences between women and men are viewed from several angles. This study will address whether women tend to be more sensitive about tax evasion issues than men, or vice versa.

The research by Holmes, Marriott, & Randal (2012) proved that the female gender had more ethical behavior than men. When creating an action, women will be more cautious and trying to avoid a long-term risk that was perceived to be able to incriminate himself. This was a line with Borkowski & Ugras (1998), studies showed that female gender demonstrated ethical stance that was stronger than men, in other words, women will have the moral judgment and a harder line in behaving ethically better than the male gender. However, research Sikula & Costa (1994) shows that there are no significant differences between female gender with men linked to the ethical stance.

Furthermore, the factor that may affect the perception of tax evasion is ethical religiosity. The rate of tax evasion action is ethical or unethical will not be separated from her faith. Religiosity is the level of spiritual beliefs embedded in the taxpayer that can affect a person's attitude at the time of depositing the tax dues. One's commitment to his faith will affect the behavior of his life. High level of religiosity which will result in more ethical behavior, this means that individuals with high religiosity will be able to avoid tax evasion behavior.

Religiosity has become one of the potential elements to explain behavior in taxation begins with the emergence of several studies such as Mohdali & Pope (2010) study who found results that religiosity has a positive effect on tax compliance. Later Peterson, Albaum, Merunka, Munuera, & Smith (2010) study noted results that religiosity had a significant positive effect on business ethics. However, these results differ from Basri (2015) and Dharma (2016) study which showed the results contrary to previous research that religiosity did not have an influence on the perception of the ethics of tax evasion.

The next factor is money. In everyday life, money is a very important context. Therefore, money will also be able to instigate an ethical perception person in connection with violations. A love someone with money is often interpreted negatively, then considered taboo in certain societies. The success of a person in the United States calculated with an abundance of money and the income earned (Elias & Farag, 2010). For some people, money is a motivator, but some other people regard money as a hygiene factor (Herzberg, 1987). Tang & Chiu (2003) stated that love of money as understanding and individual attitudes toward money, as well as the wishes and aspirations of the individual against the money. When someone has a great love of money, it will make it negligent and ignore the ethical and moral values it has.

Many studies on the relationship with love of money and ethical behavior has also been widely studied, such as studies that have been conducted by Tang, Tang, & Luna-Arocas (2005) get the result that the attitude of the love of money has a significant influence on the perception of ethical, this context explains that a person with an attitude the higher love of money will have a judgment or lead to a better ethical perception. These results contrast with the results of research conducted by Elias & Farag (2010) which prove that the level of love of money leads to a situation where the higher the attitude of the love of money that is owned by someone would be able to lower the perception of

ethical, this means that the higher the nature of love of money tend to be tax evasion because the act was considered unethical to do.

The diversity of the findings of previous studies is of interest to do this research. Therefore, this study was conducted to investigate how far the variables of gender, religiosity, and love of money can affect the perception of the ethics of tax evasion and how far the variables religiosity and love of money may mediate the relationship between gender ethics of tax evasion. Based on these reviews, the research questions are as follows: 1) whether the gender effect on religiosity? 2) does gender affect the love of money? 3) whether gender affects the ethics of tax evasion? 4) whether religiosity affect the ethics of embezzlement taxes? 5) whether the love of money affects the ethics of tax evasion? 6) whether religiosity mediates the relationship between gender the ethics of tax evasion? and 7) does love of money mediate the relationship between gender the ethics of tax evasion?

2. Theoretical Framework and Hypothesis Development

Attribution Theory and Motivation Theory

Attribution theory describes a connection in individuals who are attempting to assess, investigate and make inferences about the trigger of an event according to individual perception. This theory explains that when people see a person's attitude, he will try to ascertain whether such attitudes arise as a result of internal or external behavior (Robbins & Judge, 2012) Attributed to the determination of behavior internally and externally dependent on three factors: consensus, consistency, and specificity.

Attribution theory is used as a support for the theory can explain the causes that affect the perception of tax evasion used in this research model. Perception of tax evasion can be connected with one's attitude in making an assessment of the tax itself. Attribution theory related to gender and religiosity that is the influence of a person's internal

factors, while the love of money is the external factor that makes people make decisions. Gender, religiosity, and the love of money are argued to influence someone to meet the requirement of tax payments. In other words, one's attitude in fulfilling the tax payment will depend on the behavior and decisions.

Motivation theory is defined as driving factors that are within the individual that will affect the way of acting, thus the performance of self-motivation will affect his work. Motivation is an important concept for a person, especially in carrying out their duties. One must have a high motivation to achieve goals well. Someone who has a strong motivation in him will not be influenced by pressures or bad actions that will occur. Someone who has a strong motivation will also continue to add to the knowledge gained from both formal education, specialized, and training to support the performance (Idris, 2012).

Hypothesis Development

Basically, gender is the difference in behavior and personality between men and women. Their personality differences will affect the level of their religion. Based on attribution theory, gender and religiosity is the behavior of a person's internal factors. If it is associated with a consensus factor attribution theory, this leads to a situation which differentiates male gender behavior with female gender behavior in the face of religious behavior. Various opinions stating that women have a better religious level than men, partly because women often pray and believe in God. This view is supported by Henriques, Kleinman, & Asselin (2014) study who classify degree of religiosity into four classifications, namely highly religious, religious enough, not very religious and not religious at all. In absolute terms, the results of research held by women in terms of religiosity. The study found that women are very religious 53% compared to men who are very religious by 47%. As many as 55% of women were quite religious, while the percentage in a fairly religious man is

only 45%. Similarly, a low level of religious men and women showed that 52% of women compared to men's 48%. In contrast again with regard not religious at all showed significant numbers by men ie by 61% compared to only 39% of women. The above survey showed that women, in general, showed higher religious tendencies. According to Henriques et al., (2014) this is caused by a psychological perspective in which a man's desire to be sexual needs tend to be larger since antiquity that distanced him from the spiritual needs. The first hypothesis proposed in this study is:

H1: Gender affects the religiosity

Both perceptions of ethical and love of money have the distinction of each individual depends on the factors that influence it (Robbins and Judge, 2008). One such factor is gender. If it is associated with a consensus factor attribution theory, lead to a situation which differentiates male gender behavior with female gender behavior regarding their behavior when assessing and love money. There is always a debate about whether men and women differ in how they value money. Basri (2015) found that the attitude of the love of a man on the money tends to be larger than females. Not merely directed to the exercise of the necessities of life, but the man is also eager to be able to take office, power, and predicate. Conversely, women are not too excited to get these things. Research conducted Ermawati & Kuncoro (2016) also showed similar results, that the level of love of money is a bigger man than women. Men are more interested in money because the man is ahead of the household must meet the needs of the family so that the interest in higher money than women. Based on these reviews, the second hypothesis is proposed as follows:

H2: Gender affects the love of money

In addition to religiosity and love of money, there is also a debate about whether there are differences in perception between women and men when making ethical decisions. Attribution theory has a relationship with the gender that is to observe

the behavior performed by gender, both men and women, each arising from the internal personality that may affect in terms of the necessity of tax payment. If the behavior of a man or woman has a good personality, then a man or woman will be able to comply with existing tax laws so that the tendency to commit acts of tax evasion would be unethical not to do. Various studies linking gender with the ethical decision has been widely studied, for example, such empirical studies McGee & Guo (2017) said that a woman shows an ethical attitude that he would oppose tax evasion behavior compared with men. Other studies also provide results that women have a better perception of ethics compared with men (Arlow, 1991; Deshpande, 1997). Women would be more concerned in making an act and trying to be able to avoid the long-term risks that would be detrimental to him. However, in Women would be more concerned in making an act and trying to be able to avoid the long-term risks that would be detrimental to him. However, in Women would be more concerned in making an act and trying to be able to avoid the long-term risks that would be detrimental to him. However, in Charismawati study (2011) showed that a male student had an ethical perception which is better than female students. This can happen because in time a man will play the role as head of the family and he has a duty great responsibility to his family in terms of meeting the needs of families. Therefore, a man would be more concerned about making a decision and would not dare to take risks that would harm himself and his family. Based on these descriptions, the following is proposed as a third hypothesis:

H3: Gender affects the perception of the ethics of tax evasion

Religiosity is a belief in God along with a commitment to carry out the teachings of which are believed set by Allah SWT (McDaniel & Burnett, 1990). The level of religiosity plays an important role in the administration of the tax, in this case not be separated from the nature of honesty that must

be owned by taxpayers, practitioners and tax officials. Those who have a high level of religiosity will instill religious values in the conduct of tax administration and will be able to avoid things that are forbidden by religion such as embezzlement and other fraudulent acts. Research on the ethics of tax evasion religious perspective has been done by many researchers, with a discussion about the ethics of tax evasion in the context of a religious perspective on the basis of ethical or unethical such actions.

In the Jewish perspective, it can be concluded that tax evasion is never ethically, this is because their views in the Jewish literature that Jews should not ignore the other Jews. If a Jewish act of tax evasion, then all the other Jews would look bad Chon 1998, in the (Nickerson, Pleshko, & McGee, 2009). Basically, almost all the literature stated that actions regarding tax evasion can be considered ethical if in certain circumstances and situations. Some reasons for Catholic literature states that tax evasion is considered unethical if not able to pay taxes and government corruption for tax paid (Nickerson et al., 2009). In the Christian perspective, they believe that their tax fraud makes such actions are not immoral in any events and circumstances (Mcgee, 1998). Research conducted by Peterson et al., (2010) showed that there was a significant positive relationship between religiosity and business ethics Based on these reviews above, the fourth hypothesis as follows:

H4: Religiosity affects the ethical perception of tax evasion

Love of money is a form of love and one's attitude towards money. In everyday life, money is a very important context. Therefore, money will also be able to instigate an ethical perception person in connection with violations. In relation to the theory of motivation, their love of money will give a boost or move a person to obtain the desired goal as well. Someone who has the attitude of the love of money tend to view money as something very important. Money will be able to provide

motivation for them to be able to work more diligently, so that it can be respected in a circle and can be a benchmark for the success they achieve (Pradanti & Prastiwi, 2014). Empirical studies on the effect of the attitude of the love of money with ethical perception have been done. Research conducted by Widyaningrum (2014) found results that the love of money has a significant positive effect on the perception of ethical accounting students, it is clear that the attitude of students with a greater love of money will lead to the perception that ethical. Based on this, the fifth hypothesis is proposed as follows:

H5: Love of money affects the ethical perceptions of tax evasion

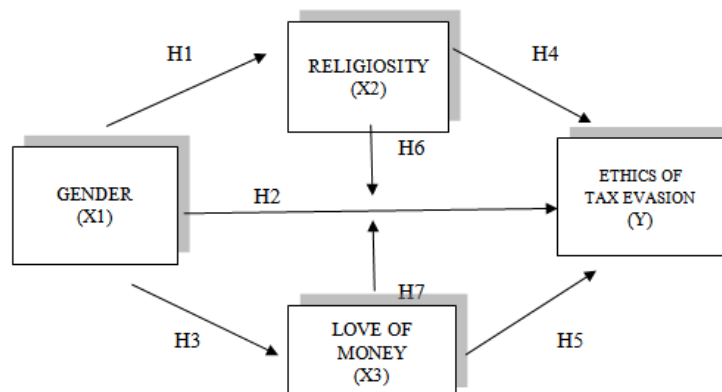
How someone male or female in assessing the ethical conduct or unethical does tax evasion will not be separated from her faith. If it is associated with attribution theory, the level of religiosity owned by a man or woman is something that comes from within and is the hallmark the personality of the individual, so that will have a direct impact in influencing ethical consciousness. A man or woman who has a high level of religiosity will be able to control his behavior to prevent acts of tax evasion. Therefore, the presence of high levels of religiosity within gender, both men and women that have an impact on the relationship between gender with ethical perceptions of tax evasion. Religiosity gender role as mediation for both men and women in order to behave properly and to avoid bad behavior. From

that statement, the sixth hypothesis that will be tested are:

H6: Gender affects the perception of the ethics of tax evasion with religiosity as a moderating variable

One of the factors that may affect a man or woman regarding ethical behavior or not caused by the attitude of his love of money. Someone who loves money is very highly likely will not want to spend money on something that does not reward back at him. If related to attribution theory, love of money is the external factor that makes a gender, both men and women take the decision to behave ethically or unethically. Love of money serves as a mediation for gender, both men and women in order to behave ethically, this is because both men and women if he has the attitude of love of money is high then it would tend to view money as something very important and money interpreted as encouragement or motivation to get the desired goal. This is in line with studies conducted by Tang, Kim, & Tang (2000), who found the perception of ethical or unethical actions of a person one of which will be instigated by his love of money, in this context to explain that a male gender would be to have the love of money is higher than women, and leads to the perception ethical. Therefore, the hypothesis to be tested are as follows:

H7: Gender affects the perception of the ethics of tax evasion by the love of money as a moderating variable



Picture 1. Research Model

3. Research Method

Primary data were collected by means of questionnaires distribution, obtained through direct research at four targeted universities. Questionnaires were distributed personally and collected directly by the researcher. Distribution of questionnaires was carried out directly by the researchers hence the rate of return (response rate) could be higher.

The population in this study were all students in the undergraduate Accounting program at a private university in the city of Semarang. Specifically the sample consist of final year undergraduate Accounting student at the University of Catholic Soegijapranata, University of Muhammadiyah Semarang, University of Dian Nuswantoro, and the University of Semarang. The reason to take samples from final year students of accounting is they are considered matured and ready to face the real work. Their perception can be learned for their aspect of self-management to be always ethical and obedient to the rules related to the tax evasion. The reason to choose the Catholic University of Soegijapranata, University of Muhammadiyah Semarang, University of Dian Nuswantoro and the University of Semarang as samples in the current research is that from the size, the four are included big universities in Semarang. They are supposed to be representative to generalize the findings.

The quota sampling method was used to do sampling. The simple size account used Slovin method. The number of population is derived from all accounting students in private universities in Semarang amounted 8060 students. Then, the researcher determines the number of samples by using the following formula:

$$n = \frac{8060}{(1 + 8060 \times 0.1^2)} = 99.98$$

Total of sample in the research is 100 students

This study uses four variables: gender, religiosity, and the love of money as an independent variable, and the ethics of tax evasion

as the dependent variable. Gender in this study is used to determine whether there are differences in accounting student perceptions about tax evasion between men and women. Gender variables in this study serve as a dummy variable which constructs the value used is the binary scale. For men and women were given a code 1 code 0.

Religiosity is the degree of relatedness of individuals in expressing a teaching religion. Every religion generally has the same goal which is to be able to prohibit the bad behavior and control behavior. Religiosity variables used in this study is to estimate the level of religiosity of individuals in accordance with the application of religion and belief in daily life. Religiosity was measured by using a five-items in question by using the indicator questions regarding the five dimensions of religiosity that has been raised by Glock & Stark (1965) as cited Holdcroft (2006) the dimensions of religious knowledge, the dimension of religious experience, the dimensions of faith, dimensions of the practice of religion, and the dimensions consequences.

Theories love of money attempting to measure the person's subjective feelings about money. Variable love of money is measured by 14 items with Likert scale. Source questions related to this variable using the Money Ethic Scale (MES) developed by Tang (1992). In relation to the love of money, 14 items produced six indicators of good, evil, achievement, respect, and freedom budget.

Ethics tax evasion is a measurement of the difference of perception of each individual in assessing the meaning of ethical or unethical tax evasion in his life. This variable was measured with 15 items of questions tailored to the research conducted by Reskino, Rini, & Novitasari (2014). In relation to the ethics of tax evasion, 15 items of questions generate three indicators of the taxation system, tax fairness, and discrimination.

The analytical method used in this study is using the Structural Equation Model (SEM) and Partial Least Squares (PLS) 3.0. This tool is used to produce a model worthy (fit) in order to test this

hypothesis. This study also used the mediating variables, namely love of money and religiosity. If the love of money and the variables religiosity participate affect the relationship between the dependent variable and independent variables then that variable can be called as a mediating variable (Ghozali, 2011). Mediation hypothesis testing is done by a procedure known as the Sobel test (Sobel test). In the indirect effect known three kinds of predictor variables ($X = \text{gender}$), criterion ($Y = \text{ethics of tax evasion}$), and the mediator ($M = \text{love of money and religiosity}$). The indirect effect of X to Y through M is calculated by multiplying the path X to M (a) with lane M to Y (b) or ab . Standard error coefficients a and b are written with Sa and Sb , the magnitude of the standard error of the indirect effect Sab is calculated by the following formula:

$$Sab = \sqrt{b^2 Sa^2 + a^2 Sb^2 + Sa^2 Sb^2}$$

Testing the significance of indirect influence is done by calculating the value of the coefficient t ab with the following formula:

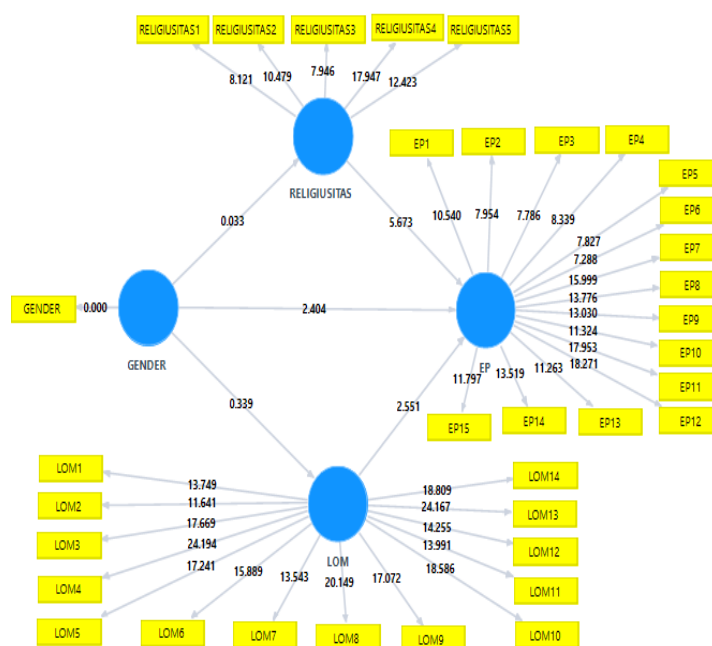
$$t = \frac{ab}{Sab}$$

4. Result and Discussion

Selected respondents of this study were students of undergraduate accounting program at the University of Soegijapranata Catholic, University of Muhammadiyah Semarang, University of Dian Nuswantoro, and the University of Semarang. After a specified number of samples 100, then a sample of each university is determined by the number (quota) as many as 25 students. Determination proportion of each university as many as 25 students in order to achieve the number of samples or targets to be met, namely 100.

The number of respondents who participated in male sex were 20 people (20%) and 80 women (80%). A total of 74 people are Muslim (74%), 13 people are Catholics (13%), 12 people are Christian (12%), and 1 person Buddhists (1%). Respondent age <20 years as many as 49 people (49%) and age ≥ 20 were 51 people (51%).

Tests on the structural model can be viewed using the R-Square and Path coefficient. This test is used to see how far the model's ability to explain the independent variables and see the relationship between variables along with the value path and level of significance. The result of the structural model using bootstrapping is shown in picture 2 and table 1.



Picture 2. Full Structural Equation Model

Table 1. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T-Statistics	P Values
GENDER -> EP	0.159	0.164	0.066	2.404	0.017
GENDER -> LOM	0.034	0.037	0.099	0.339	0.734
GENDER -> RELIGIUSITAS	0.003	0.003	0.104	0.033	0.974
LOM -> EP	0.262	0.268	0.103	2.551	0.011
RELIGIUSITAS -> EP	0.463	0.466	0.082	5.673	0.000

The Influence of Gender on Religiosity

In the first hypothesis testing, the results obtained indicate that the path coefficient value of gender variables religiosity relationship 0.003 with a value of 0.033 t. This value is smaller than t table 1.960, indicating that the first hypothesis cannot be accepted. The results stated that gender has no effect on religiosity. The results of this study can not prove the argument Henriques et al. (2014) which states that women are more religious than men. Although research on the religiosity tend to claim that women have a better religious level as compared with men, but it can be said that the reason for this is generally down to the social and cultural environment and not from the true differences in religious attitudes of women and men. The results of this study support the research of Campiche (1996), which says that the real men and women of the same social background tend to have the attitude and behavior of the same religion. Loewenthal (2000) suggest that religiosity is actually superior to it in gender varies depending on their religion, for example, Hindu and Christian women often have higher religiosity than men, but in the Jewish and Islamic studies show otherwise. It can be concluded that gender, both men and women have no effect on religiosity. Loewenthal (2000) suggest that religiosity is actually superior to it in gender varies depending on their religion, for example, Hindu and Christian women often have higher religiosity than men, but in the Jewish and Islamic studies show otherwise. It can be concluded that gender, both men and women have no effect on religiosity. Loewenthal (2000) suggest that religiosity is actually superior to it in gender varies depending on their religion, for example, Hindu and Christian women often have higher religiosity than

men, but in the Jewish and Islamic studies show otherwise. It can be concluded that gender, both men and women have no effect on religiosity.

The Influence of Gender on the Love of Money

In the second hypothesis testing, the results obtained which explain that the gender variable relationship with the love of money shows the path coefficient value of 0.034 with a t value of 0.339, This value is smaller than t table (1.960), indicating that the test can not accept the second hypothesis. These results indicate that gender does not affect the love of money, which means not in accordance with the second hypothesis in which gender affects the love of money. The results of this study can not prove the argument Tang et al. (2000), which states that women have a lower level in terms concerned with money than men. Nevertheless, the results of this study support the research of Charismawati stating that gender does not affect the love of money. This condition occurs because the real money was needed by both women and men. A need for large and small money would be related to the habits and needs of a person's life, regardless of their gender status. There are women who can live in simplicity, but there are also women who can live in luxury, and vice versa with men (Charismawati, 2011).

Influence of Gender on Ethical Perceptions of Tax Evasion

In the third hypothesis testing, the results obtained which explain that the gender variable relationship with the ethics of tax evasion results from t value of 2.404, The value is greater than t table 1.960. These results suggest that gender has a significant influence on ethics and tax evasion

means in accordance with the third hypothesis in which gender affects the ethics of tax evasion. Path coefficient value worth 0.159 which showed a positive, meaning that from the respondents' answers regarding tax fraud measures ethical or unethical to show that a person of male students more ethical perception of tax evasion has good compared to female students. This means that the third hypothesis can be accepted. The results of this study support Charismawati (2011) person male students have higher ethical perception compared with female students. This condition occurs because someday a man will become head of the family in which he has a great responsibility to the family to meet the needs of families so that a man would be more concerned in making a decision and would not dare to take risks that would be detrimental to him himself and his family.

The Influence of Religiosity on Ethical Perceptions of Tax Evasion

In the fourth hypothesis testing, the results obtained indicate that religiosity variable relationship with the ethics of tax evasion shows the path coefficient value of 0.463 with a value of 5,673 t. The value is greater than t table (1.960). These results suggest that religiosity has a significant influence on ethics and tax evasion, which means according to the fourth hypothesis where religiosity affect the ethics of tax evasion. Path coefficient value worth 0.463 which showed a positive, meaning that the higher the religiosity that is owned by a student, it will increase the ethical perception of tax evasion. This means that the fourth hypothesis is accepted. The results support the research conducted by Peterson et al., (2010) showed that there is a significant positive relationship between religiosity and ethics. Such conditions occur because every religion has always taught a man to do good and have high moral values and teach someone to be able to prevent bad things to do. Religion is believed to be able to control one's behavior. The higher the person's

religious level then the person's behavior will be towards the better.

Influence Love of Money against Tax Evasion Ethical Perceptions

In the fifth hypothesis testing, the results obtained which explain that the love of money the variable relationship with the ethics of tax evasion shows the path coefficient value of 0.262 with a t value of 2,551. The value is greater than t table (1.960). These results show that the love of money has a significant relationship to ethics and tax evasion, which means according to the fourth hypothesis in which the love of money affects the ethics of tax evasion. Path coefficient value worth 0.262 which shows a positive relationship, means that students who have love of money higher will tend to have a better ethical perception. This means that the fifth hypothesis is accepted. The results support the research conducted by Widyaningrum (2014) who find the result that the love of money has a significant positive effect on the perception of ethical accounting students. This condition occurs because a student who has a good ethical perception will view the necessities of life more rational and would better attitude in assessing the need for money.

Influence of Gender on Ethical Perceptions of Tax Evasion With Religiosity as A Mediating Variable

In the sixth hypothesis testing, the results obtained variables that explain the influence of gender on the ethics of tax evasion mediated by religiosity shows the path coefficient value of 0.001389 with t values of 0.02796. These test results show that religiosity does not mediate gender relations with the ethics of tax evasion. Religiosity cannot act as a moderating variable in gender relations with ethical perceptions of tax evasion. Hypothesis testing cannot receive the sixth. The results showed that the level of religious owned by men and women cannot be justified would be able to influence the perception of gender

relations with the ethics of tax evasion, it takes other factors that could affect that relationship. The research result is consistent with the findings made by Basri & Surya (2014) that religiosity does not mediate gender relations with the ethics of tax evasion.

Influence of Gender on Ethical Perceptions of Tax Evasion Mediated by the Love of Money

In the seventh hypothesis testing, the results obtained variables that explain that the influence of gender on the ethics of tax evasion mediated by the love of money value of path coefficient 0.008908 with t values of 0.2969. These test results show that the love of money does not mediate gender relations with the ethics of tax evasion. Love of money can not act as a moderating variable in gender relations with ethical perceptions of tax evasion. This means that the seventh hypothesis testing is not acceptable. The analysis showed that gender directly affects the perception of ethics of tax evasion in the absence of love of money as a mediating variable. Such a condition can occur due to the men and women who work in accordance with the existing regulations would be directed him to behave ethically in accordance with the procedure when he was performing his duties so that this will encourage the achievement of ethical behavior regardless of the attitude of love of money. Basri & Surya (2014) that the love of money does not mediate gender relations with the ethics of tax evasion.

5. Conclusion, Implications, and Suggestions

Based on the analysis along with the discussion in the previous section, it can be concluded that gender has no effect on religiosity. It also has no effect on the love of money yet there is the influence of gender on ethical perceptions of tax evasion. Meanwhile there is the influence of religiosity on ethical perceptions of tax evasion, the influence of the love of money against ethical perceptions of tax evasion. Nevertheless there is lack of religiosity's role in mediating the

relationship between gender influence the perception of ethics of tax evasion and lack of relationship of love of money in mediating the influence between gender with ethical perceptions of tax evasion. The limitations of this study are that researchers simply took samples from four private universities in Semarang hence the results can not be generalized. Therefore future research is suggested to use a broader sampling so that the results can be generalized. In addition, this study is also limited in term of respondents in this research which are only students, hence future research may explore other stakeholders' perception such as CEO or managers. The contribution of this study is to provide support to previous theories related to gender, religiosity, love of money and ethics of tax evasion.

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